



2182 23/17 PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Davis, et al.

Attorney Docket No.: VISAP016/P10500

Application No.: 09/359,083

Examiner: Pwu, Jeffrey C.

Filed: July 22, 1999

Group: 2317

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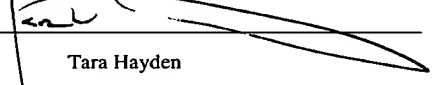
Title: INTERNET PAYMENT,  
AUTHENTICATION AND LOADING SYSTEM  
USING VIRTUAL SMART CARD

DEC 2002

Technology Center 2100

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail to: Commissioner for Patents, Washington, DC 20231 on December 4, 2002.

Signed:   
Tara Hayden

AMENDMENT TRANSMITTAL

Commissioner for Patents  
Washington, DC 20231

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Sir:

Transmitted herewith is an Amendment in the above-identified application.

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The fee has been calculated as shown below.

	Claims After Amendment		Highest Previously Paid For	Present Extra	Small Entity Rate Fee	Large Entity Rate Fee
Total Claims	33	MINUS	33	00	x 9 =	x 18 = 00
Independent Claims	07	MINUS	07	00	x 42 =	x 84 = 00
Multiple Dependent Claim Present and Fee Not Previously Paid					\$140.00	\$280.00
Total					\$	\$

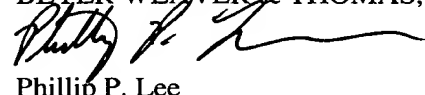
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Applicant(s) believe that no (additional) Extension of Time is required; however, if it is determined that such an extension is required, Applicant(s) hereby petition that such an extension be granted and authorize the Commissioner to charge the required fees for an Extension of Time under 37 CFR 1.136 to Deposit Account No. 500388.

☒

Please charge the required fees, or any additional fees required to facilitate filing the enclosed response, to Deposit Account No. 500388 (Order No. VISAP016).

Respectfully submitted,  
BEYER WEAVER & THOMAS, LLP



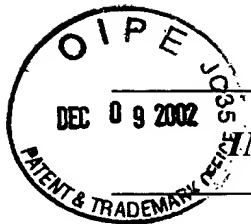
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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Davis, et al.

Application No.: 09/359,083

Filed: July 22, 1999

Title: INTERNET PAYMENT,  
AUTHENTICATION AND LOADING SYSTEM  
USING VIRTUAL SMART CARD

Attorney Docket No.: VISAP016/P10500

Examiner: Pwu, Jeffrey C.

Group: 2317

*12/19/02  
J. J. J. J.  
#13/Reconsider-  
ation*

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail to: Assistant Commissioner for Patents, Washington, DC 20231 on December 4, 2002.

Printed Name: Tara Hayden

Signed: *Tara Hayden*

AMENDMENT A

Assistant Commissioner for Patents  
Washington, D.C. 20231

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Dear Sir or Madame:

In response to the Office Action dated September 11, 2002, a response to which is due December 11, 2002 please consider the following remarks:

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REMARKS

In the Office Action, the Examiner stated that the title of the invention was not descriptive and rejected claims 1-8 under 35 U.S.C. §102(b) as being anticipated by Ishiguro et al (U.S. Patent No. 5,396,558). The objections and rejections are fully traversed below. Reconsideration of the application is respectfully requested based on the following remarks.

TITLE OF THE INVENTION

The Undersigned is willing to change the title of the invention, however, it is first respectfully submitted that the title is descriptive of the claimed inventions. If the Examiner is